

<i>SERFF Tracking Number:</i>	<i>FDLT-128342840</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity Security Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>R-02978</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Partial Surrender Amendment Rider</i>		
<i>Project Name/Number:</i>	<i>Partial Surrender Amendment Rider / Partial Surrender Amendment Rider / R-02978</i>		

Filing at a Glance

Company: Fidelity Security Life Insurance Company

Product Name: Partial Surrender Amendment Rider SERFF Tr Num: FDLT-128342840 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non-Variable SERFF Status: Closed-Approved-Closed State Tr Num:

Sub-TOI: A02I.003 Single Premium Co Tr Num: R-02978 State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Authors: Jennifer Glaser, Kelly Humiston, Teresa Saling, Danielle Menzel

Date Submitted: 05/09/2012 Disposition Date: 05/11/2012

Implementation Date Requested: On Approval Disposition Status: Approved-Closed

State Filing Description: Implementation Date:

General Information

Project Name: Partial Surrender Amendment Rider

Project Number: Partial Surrender Amendment Rider / R-02978

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 08/11/2011

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 05/11/2012

State Status Changed: 05/11/2012

Deemer Date:

Created By: Jennifer Glaser

Submitted By: Danielle Menzel

Corresponding Filing Tracking Number: FDLT-128342519

Filing Description:

Fidelity Security Life Insurance Company

NAIC #71870 FEIN #43-0949844

Individual Annuity

R-02978 - Partial Surrender Amendment Rider

SERFF Tracking Number: FDLT-128342840 State: Arkansas
 Filing Company: Fidelity Security Life Insurance Company State Tracking Number:
 Company Tracking Number: R-02978
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: Partial Surrender Amendment Rider
 Project Name/Number: Partial Surrender Amendment Rider / Partial Surrender Amendment Rider / R-02978

We respectfully submit the form referenced above for your review and approval. This form is new and does not replace any form previously approved in your state.

This Rider allows an Annuitant to make one surrender-free, partial surrender per Contract Year equal to or less than 10% of the Contract Value, after the fifth Contract Year.

Application A-01142AR has been filed under SERFF Filing #FDLT-128342519 and will also be used with this product and other eligible individual Annuity forms available in your state.

The forms will be solicited by one-on-one direct sales and issued individually. The forms are marketed without an illustration. The forms will be used with other eligible individual annuity forms available in your state.

Variable information is indicated by brackets { }. The variables are to be read as though the phrase is in, out, or the choices shown. The variables will not be adjusted to be less favorable than your state allows.

If you have any questions or need additional information, please feel free to telephone me at (800) 648-8624, extension 1143 or Email me at jglaser@fslins.com.

State Narrative:

Company and Contact

Filing Contact Information

Jennifer Glaser, Sr. Contract Analyst jglaser@fslins.com
 3130 Broadway 800-648-8624 [Phone] 1143 [Ext]
 Kansas City, MO 64111-2406 816-751-6026 [FAX]

Filing Company Information

Fidelity Security Life Insurance Company	CoCode: 71870	State of Domicile: Missouri
3130 Broadway	Group Code: 451	Company Type: Life & Health
Kansas City, MO 64111-2406	Group Name:	State ID Number:
(800) 648-8624 ext. [Phone]	FEIN Number: 43-0949844	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes

SERFF Tracking Number: FDLT-128342840 *State:* Arkansas
Filing Company: Fidelity Security Life Insurance Company *State Tracking Number:*
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Variable
Product Name: Partial Surrender Amendment Rider
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Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Security Life Insurance Company	\$50.00	05/09/2012	59062084

SERFF Tracking Number: FDLT-128342840 State: Arkansas
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Variable
Product Name: Partial Surrender Amendment Rider
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/11/2012	05/11/2012

SERFF Tracking Number:	FDLT-128342840	State:	Arkansas
Filing Company:	Fidelity Security Life Insurance Company	State Tracking Number:	
Company Tracking Number:	R-02978		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.003 Single Premium
Product Name:	Partial Surrender Amendment Rider		
Project Name/Number:	Partial Surrender Amendment Rider /Partial Surrender Amendment Rider / R-02978		

Disposition

Disposition Date: 05/11/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: FDLT-128342840 State: Arkansas

Filing Company: Fidelity Security Life Insurance Company State Tracking Number:

Company Tracking Number: R-02978

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable

Product Name: Partial Surrender Amendment Rider

Project Name/Number: Partial Surrender Amendment Rider /Partial Surrender Amendment Rider / R-02978

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Explanation of Variables		Yes
Form	Partial Surrender Amendment Rider		Yes

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TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium Variable

Product Name: Partial Surrender Amendment Rider

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Form Schedule

Lead Form Number: R-02978

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	R-02978	Policy/Cont Partial Surrender ract/Fratern Amendment Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	R-02978.pdf



FIDELITY SECURITY LIFE INSURANCE COMPANY

3130 Broadway
Kansas City, Missouri 64111-2406
Phone 800-648-8624
A STOCK COMPANY
(Herein Called "the Company")

PARTIAL SURRENDER AMENDMENT RIDER (Waiver of Surrender Charge)

By attachment of this Rider, the Contract is amended by the following:

The Company will waive the Surrender Charge for one partial surrender made after the fifth Contract Year, and for one partial surrender made each Contract Year thereafter where each partial surrender is equal to or less than 10% of the Contract Value at the time of the partial surrender, subject to the Minimum Partial Surrender and the Minimum Contract Value After Partial Surrender as shown in the Contract Schedule.

This Rider takes effect on the {later of the} effective date {of the Contract to which it is attached} {or {Month Day, Year}} . This Rider terminates concurrently with the Contract to which it is attached. It is subject to all the definitions, limitations, exclusions and conditions of the Contract except as stated.

FIDELITY SECURITY LIFE INSURANCE COMPANY


President


Secretary

SERFF Tracking Number: FDLT-128342840 State: Arkansas

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Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification</p> <p>Comments: See attached Readability and Compliance Certification.</p> <p>Attachments: Certification - signed.pdf AR R-02978 Readability Certification.pdf</p>		
<p>Satisfied - Item: Application</p> <p>Comments: Application A-01142AR is filed separately under SERFF filing #FDLT-128342519.</p>		
<p>Bypassed - Item: Life & Annuity - Acturial Memo</p> <p>Bypass Reason: Not applicable.</p> <p>Comments:</p>		
<p>Satisfied - Item: Explanation of Variables</p> <p>Comments: See attached.</p> <p>Attachment: R-02978 Explanation of Variables.pdf</p>		

FIDELITY SECURITY LIFE INSURANCE COMPANY
Kansas City, Missouri

Arkansas Certification

Certification	
I hereby certify that I have reviewed the applicable filing requirements for this filing and the filing complies with Regulation 19 s 10 B. and all applicable requirements for the state of Arkansas.	
Print Name: Geri Davies	Title: Manager, Contracts & Legal
Signature: 	Date: May 8, 2012

FIDELITY SECURITY LIFE INSURANCE COMPANY

Kansas City, Missouri

I, AN OFFICER OF Fidelity Security Life, certify that the Flesch reading ease score for policy form(s) _____* meets the minimum requirements of the NAIC Policy Language Model Simplification Act.

In accordance with the NAIC Model Act, certain language has been excepted. Such language includes the following: (a) name and address of Fidelity Security Life Insurance Company; name, number and title of the policy; index page; captions and subcaptions; specifications pages, schedules and tables; (b) all words defined in the policy; and (c) medical terminology, if applicable.

R-02978

Combined Score = 50



Martha E. Madden
Vice President and General Counsel

May 8, 2012

Date

Explanation of Variables
R-02978

Later of the	In or out depending on whether an effective date is used in addition to the Contract effective date
of the Contract to which it is attached	In or out depending on whether an effective date is used in addition to the Contract effective date
or Month Day, Year	In or out depending on whether the Rider is added to an existing Contract and has a later effective date